

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Earvin Watkins
Johnnie M Watkins
Debtor(s)

Case No. 15 B 36031

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/23/2015.
- 2) The plan was confirmed on 01/07/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/22/2016.
- 5) The case was Dismissed on 12/15/2016.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,510.11
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$5,510.11

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,045.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$220.41
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,265.41

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Family Insurance	Unsecured	392.58	NA	NA	0.00	0.00
CACH LLC	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	0.00	1,135.00	1,135.00	144.36	0.00
Capital One Bank USA NA	Unsecured	133.00	NA	NA	0.00	0.00
CCI Contract Callers, Inc	Unsecured	285.00	NA	NA	0.00	0.00
Citi	Unsecured	0.00	NA	NA	0.00	0.00
Citibank Na	Unsecured	499.00	NA	NA	0.00	0.00
Citibankna	Unsecured	0.00	NA	NA	0.00	0.00
CitiMortgage Inc	Secured	112,205.00	106,078.39	106,078.39	0.00	0.00
CitiMortgage Inc	Secured	2,832.00	4,370.18	2,832.00	0.00	0.00
City of Chicago	Unsecured	400.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	0.00	512.40	512.40	65.18	0.00
City of Chicago Department of Water	Secured	142.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	0.00	690.21	690.21	87.79	0.00
Credit Management	Unsecured	1.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	0.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	0.00	NA	NA	0.00	0.00
Edfinancial Svcs	Unsecured	9,964.00	NA	NA	0.00	0.00
Edfl Svcs/idapp	Unsecured	8,177.00	NA	NA	0.00	0.00
Fingerhut	Unsecured	1,057.00	NA	NA	0.00	0.00
Franciscan Alliance	Unsecured	349.64	NA	NA	0.00	0.00
GINNYS INC	Unsecured	440.84	NA	NA	0.00	0.00
Harris & Harris Ltd	Unsecured	354.64	NA	NA	0.00	0.00
I.C. System Inc.	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Lending Corporation	Unsecured	0.00	548.88	548.88	69.81	0.00
Illinois Student Assistance Commission	Unsecured	0.00	71,834.38	71,834.38	0.00	0.00
Illinois Tollway	Unsecured	2,500.00	5,762.90	5,762.90	732.98	0.00
John H Stroger Hospital	Unsecured	364.00	NA	NA	0.00	0.00
Malcolm S Gerald & Assoc	Unsecured	85.24	NA	NA	0.00	0.00
Mesi Inc	Unsecured	100.00	NA	NA	0.00	0.00
Montgomery Ward	Unsecured	475.46	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
My Cash Now	Unsecured	0.00	NA	NA	0.00	0.00
National Education Ser	Unsecured	107,252.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	0.00	NA	NA	0.00	0.00
Nes/idapp	Unsecured	17,641.00	NA	NA	0.00	0.00
Oral & Masillofacial Surgery	Unsecured	357.40	NA	NA	0.00	0.00
Payday One	Unsecured	0.00	NA	NA	0.00	0.00
Pentagroup Financial	Unsecured	0.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	709.00	546.12	546.12	69.46	0.00
Radiology Imaging Consultants	Unsecured	55.00	NA	NA	0.00	0.00
Scana Energy	Unsecured	600.00	590.60	590.60	75.12	0.00
Southwest Oral Surgeons	Unsecured	1,684.00	NA	NA	0.00	0.00
Vital Recovery Services , Inc	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$106,078.39	\$0.00	\$0.00
Mortgage Arrearage	\$2,832.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$108,910.39	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,620.49	\$1,244.70	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,265.41</u>
Disbursements to Creditors	<u>\$1,244.70</u>
TOTAL DISBURSEMENTS :	<u>\$5,510.11</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/01/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.